

Anderson Windows

Because of the guarantees in the policy, whole

life policies are some of the most expensive.

Volume 51 • Number 3

For many people, insurance is a dirty word. Hard feelings are created due to misunderstanding and confusion. Insurance is

necessary and needed, but many feel they pay more into the plan than they ever receive.

Insurance is simply a contract (agreement) in which the insured agrees to pay the insurer to help cover the potential for a lost loss. In other words, insurance is simply passing a risk from an individual to an insurance company that the individual cannot or does not have the financial means to cover. Over the next few newsletters, we will take a closer look at the different types of insurance, beginning with life insurance policies.

Life Insurance

A general rule is to have 10-16 times your annual salary in life insurance. In other words, if a person is making \$50,000 a year, you will want to have a minimum of \$500,000 in life insurance. This is a very general rule as each person's circumstances are different. A person with no children does not need as much as a person with a family. And a parent with grown children needs less insurance than a parent with small children. This is one of the odd things about life insurance — typically, need more insurance when you are younger than when you retire.

Active UMC clergy in CPP are provided with \$50,000 group life insurance. This is a common benefit in many companies as the IRS will allow employers to offer up to \$50,000 without any tax ramifications to the employee. Retired clergy may qualify for a death benefit of approximately \$20,000 (there are also spouse and surviving spouse benefits). Both active and retired clergy must meet the vesting rules for CPP, which can be found at www.wespath.org.

There are several types of life insurance plans, with many different additional options called "riders." We will cover the basics of each plan. Many of the riders are profitable to the insurer and not very beneficial to the insured except riders that add coverage to spouses and/or children.

This article will cover the following types of life insurance: Term, Whole Life, Universal Life, Variable Life, and Burial Life. See the chart below for a summary.

Term Life

Term Life Insurance pure insurance as the insured only pays for the cost of the insurance. The premiums and coverage is for a specific time period, many times 5, 10, 15, 20, or 30 years. If no claim is made during this specific of time, there is no payout. Premiums are only charged during the specific duration.

Term policies are ideal for people who want to cover a specific debt or situation. One example is using a term policy to cover education expenses for children. Once your children graduate, the need is no longer there so insurance is needed for only a specific amount of time.

Term policies can be extended if needed. However, the premiums will increase based on a person's age, and potentially health. While term policies are the least expensive, they can become expensive if you must continually renew them.

Whole Life

Whole Life Insurance provides coverage for the duration of your life, as long as the premiums are paid. These policies also build up a cash value over time by using part of your premium payment and adding interest. There are built in guarantees the premiums will not increase, death benefit remains fixed, and cash value will earn a fixed rate of return.

Whole life plans are ideal for persons who want lifelong coverage and are coverable paying for the guarantees in the policy.

Universal Life

Universal Life (UL) plans can be the most complicated because of the many different varieties and options they offer. While UL plans are less than Whole Life, they do not offer any guarantees. UL plans can vary premium payments and death benefit amounts, within certain limits.

The policies are good for persons looking for lifelong coverage with the ability to change premium payments and/or death benefits. Many UL plans allow the cash value to fluctuate with the market performance. UL plans may allow index fund investing in addition to other sub-accounts.

UL plans are the most risky as these policies can suffer losses as well as gains. If the flexible premium payments is desired, then the insured needs to pay close attention to ensure the policy's fees and charges do not deplete the cash value and cause it to lapse. Anyone enrolling in an UL plan must understand what is guaranteed and what is not.

Variable Life

Variable Life Insurance offers permanent coverage with a cash value. Unlike Whole Life, Variable Life policies allow the policyholder to choose the sub-accounts in which to invest which determines the cash value of the policy. There is no guarantee of a return, so a person can lose cash value depending on the performance of the sub-accounts.

These policies are good for people wanting to have permanent coverage while actively participating in investment choices. The downside to these plans are the potential for loss on the cash value and the charges for the investments. Many times, policyholders will discover their gains have disappeared due to fees charges to maintain the investments.

Burial Life

Burial or Final Expense Insurance is

ANDERSON WINDOWS continued on page 3

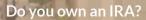


Preachers' Aid Society and Benefit Fund P.O. Box 19207 Springfield, IL 62794-9207 217-529-3221 edweston69@gmail.com pasbfgiving.org

IRA ROLLOVER

TO CGA-

Helping You Increase Your Income and Giving



Would you like to give more to charity but need the retirement income?

Have you considered a charitable gift annuity in the past but weren't ready?

If you answered "yes" to these questions, now is an excellent time to consider a charitable gift annuity with our organization – and the Secure Act 2.0 provides a once-in-a-lifetime way to do so with a tax-free distribution from your IRA!

What Is a Charitable Gift Annuity?

22KJ64

A charitable gift annuity (CGA) is a contract between you and our organization - in exchange for your charitable gift, we agree to pay you a fixed income for your lifetime. Upon your passing, the annuity ceases and the remaining principal is used to further our mission.

Benefits of a Charitable Gift Annuity

- Lifetime income and financial security
- Attractive payment rates
- Opportunity to support our work

How Does the Charitable Gift Annuity Work?

A charitable gift annuity (CGA) is a simple written agreement signed by you and our organization. Once you contribute cash from your IRA, the CGA begins to make monthly or quarterly payments to you for your lifetime. The payment rate is based on your age to your nearest birthday.

May We Help You?

To learn more, please contact us. We would welcome the opportunity to answer further questions and work with you.

What the Secure Act 2.0 Provides

- Once-in-a-lifetime tax-free distribution for your IRA for a gift annuity
- Maximum allowable distribution amount of \$50,000 in 2023
- Lifetime income payments of 5% or greater
- Lowers your taxable estate

Other Considerations

- Charitable gift annuities may be set up to pay income to you or your spouse
- Under the act's provisions, you must be 70 1/2 or older to take advantage of this opportunity
- A charitable gift annuity is a general obligation of our organization and is backed by all of our assets

Is This Strategy Right for You?

If you would like to increase your retirement income and leave an impactful gift to our organization, then the charitable gift annuity is a worthwhile option to consider.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation. The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.

Type of Life Insurance	Policy Length	Cash Value	Premiums	Death Benefit
Term	Varies but most common are 5, 10, 15, 20, and 30 years	No	Many options: level, annual renewable, decreasing	Fixed
Whole Life	Permanent	Yes	Level	Fixed
Universal Life	Permanent	Yes	Might be flexible	Can be fixed or flexible
Variable Life	Permanent	Yes	Level	Fluctuates
Burial Life	Permanent	Typically	Level	Fixed with reduced benefits early on

ANDERSON WINDOWS continued from page 1

advertised a lot. These plans offer a limited amount of lifelong coverage intended to pay for funeral and final expenses. These policies typically offer guaranteed enrollment and do not require any medical underwriting.

These policies are good for people in poor health and need coverage for final expenses. There are reduced benefits for the first few years of the plan to protect the insurance company. Burial insurance is expensive based on the amount of coverage for the cost.

As you can see, there are many types of life insurance to cover many different types of needs. Work with a financial planner to figure out what coverage you need and what policy best meets that need.

These first 3 nam

March issue - run



The following persons have joined The Endless Line of Splendor since our last *Society Page*. May we celebrate their lives and remember their family and friends as they grieve their loss.

Name Dates Family Contact Link to Obituary/Service

	Name	Dates	Family Contact	Link to Obituary/Service
	Rev. Paul H. Prater		Betty Prater 1753 Del Cerro Dr., Jefferson City, MO 65101	https://www.igrc.org/obituarydetail/ paul-h-prater-17308732
es r	Rev Walter Storey an in the	1934-2023	Rev. Brian Storey 518 Oak Valley Dr, Saint Louis, MO 63131	https://www.igrc.org/obituarydetail/ walter-storey-17281419
ı ag	<mark>ain?</mark> Bardara Kaley	1927-2023	Rev. Mark Kaley 1851 Sunset Dr., Lincoln, IL 62656	https://www.hindsfuneralhome.com/ obituary/Barbara-Kaley
	Charlotte Tournear	1934-2023	John Tournear 960 E. Cleveland Ave., Decatur, IL 62521	https://www.norbergfh.com/obituar- ies/Charlotte-Tournear/#!/Obituary
	Rev. James Allen Thompson	1942-2023	Margaret Thompson 1405 Schroeder Dr., Normal, IL 61761-3234	https://www.igrc.org/obituarydetail/ james-thompson-17367328
	Conrad G. Steinhoff	1932-2023	Margaret Pearson 600 S. Horner St., Apt. 122, Lebanon, IL 62254	https://www.kalmermemorialser- vices.com/memorials/conrad-stein- hoff/5162476/index.php
	Rev. Dr. John Shear	19??-2023	Rev. Jackie Havis-Shear 1728A S 10th St., St. Louis, MO 63104	https://everloved.com/life-of/john- shear/obituary/
	Marie Mosher	1927-2023	Condolences may be left online	https://www.knappjohnson.com/ obituaries/marie-mosher
	Rev. Thomas Neufer Emswiler	1941- 2023	Rev. Sharon Neufer Emswiler 4402 Doverbrook Dr., Champaign, IL 61822	https://www.legacy.com/us/obit- uaries/news-gazette/name/thom-

Janiss Bricker

201 Quail Hill Rd., Monticello, IL 61856

1944-2023

Larry Bricker

as-emswiler-obituary?id=48805421

https://www.dawson-wikoff.com/

obituaries/Larry-Dean-Bricker?o-

bld=27324988#/obituaryInfo

Free Vaccines with Medicare Part D Plans

Beginning January 1, 2023, vaccinations recommended by the Center for Disease Control (CDC) are FREE to all persons enrolled in a Medicare Part D Plan. This is part of the Inflation Reduction Act Congress past in 2022.

Vaccines include:

- Shingles (Shingrix is preferred)
- Tetanus/diphtheria (Td)
- Tetanus, diphtheria, and pertussis (whooping cough) (Tdap)
- Hepatitis A
- Hepatitis B

Flu shots, COVID-19 vaccines, and pneumococcal shots are covered by Medicare Part B. There is no charge to the individual for these preventive vaccinations.

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WE ARE ALL IN THIS

together

AT LEFT: Enjoying lunch at our recent Florida Gathering

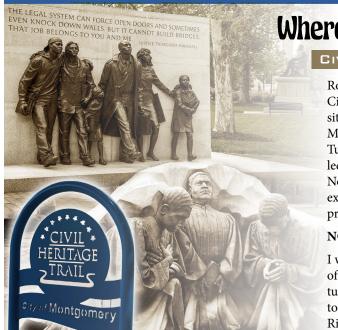
BELOW: On Tuesday, April 18, Little Grassy Camp hosted retirees for an open house. Daniel Shaw, Little Grassy Site Manager, hosted the group. They toured the grounds, saw updates to cabins, and made a trek to the beach. Everyone enjoyed a catered lunch of pasta bake, broccoli, a breadstick, and pear and apple cobbler with ice cream. Nobody left hungry! If you or a group you know would like more information about using the facilities available for the day or overnight, you can email littlegrassy@igrc.org.

Pictured: Daniel Shaw, Lee Lovett, Sandra Lovett, PASBF Regional Assistant Bill Pyatt, and Bob Morwell.





Photo courtesy of Erin Shumaker



Where were you in the 1950's and 1960's?

CIVIL RIGHTS MOVEMENT, KOREAN AND VIETNAM WARS

Ron and I just returned from a
Civil Rights pilgrimage to historical
sites and museums in Memphis,
Montgomery, Birmingham, and
Tuskegee. This trip, organized and
led by Revs Kathy & Kent King
Nobles, was an intense life changing
experience. We are still emotionally
processing all that we saw and heard.

NOW WHAT?

I would like to bring together all of you who experienced those tumultuous years from the pulpit to actively involved in the Civil Rights movement: Freedom Riders, demonstrators, segregated/ Integrated Schools, churches, military, jobs, etc.

And with the help of technology we can do that easily on ZOOM. I want to hear from you personally and to offer a way for us to connect with one another in this shared history. First, send me an email or phone call that you have a story to share smonroe50@yahoo.com or 217-549-0812 by May 31. Then, I will set up our ZOOM date and time. Don't know how to use zoom? Invite a son/daughter or grandchild to come on with you. I am sure they would love hearing the stories, too.







Anniversaries 50+

5/4/1956
5/6/1971
5/6/1971
5/6/1971
5/9/1961
5/13/1972
5/18/1957
5/20/1967
5/25/1968
5/27/1958
5/28/1960
5/31/1970
5/31/1959

JUNE

Bruce & Linda R Gordon6/1/1969
Roger & Carol Russell6/3/1967
Alan & Mary Joyce Waltz6/5/1966
Bradford & Donna Henson6/6/1970
Ronald & Phyllis Dickinson6/7/1969
Bruce & Sandra Kay Baumberger6/8/1973
David & Carolyn Hurley6/8/1957
Robert & Linda S Edwards6/9/1957
Leonard & Edith Thomas6/9/1973
ames & Marjorie Wheeler6/9/1973
Leroy & Marilyn Allison6/10/1967
David & Theresa M Nottrott6/10/1962

Paul & Judith Unger	6/10/1962
Paul & Sue Widicus	
Dale & Linda Wilfong	
Steven & Judith (Judy) Hartman	6/14/1969
James & Phyllis Schuetz	6/14/1969
Lawrence & Marjorie Bryan	6/15/1968
Louis & Dorothy Youngs	6/15/1952
Michael & Mary Ann Abel	6/16/1973
Ralph & Margie Ward	6/16/1962
Rebecca & Bob Laumeier	
Larry & Diane K Patton	6/17/1961
Alan & Connie Rhein	6/17/1972
John & Ruth Ann Hamilton	6/18/1967
Charles & Marilyn Bradburn	6/19/1971
Harold & Katherine Snow	6/19/1971
Paul & Sandra (Sandy) Walles	6/19/1971
Terry & Terry Ann Edele	6/20/1970
Brent & Betty Phillips	6/21/1969
James & Cheryl Slone	6/21/1969
Gary & Patricia Scheller	6/23/1962
Bruce & Betsy Baker	6/24/1965
Sidney & Harry Crowcroft	6/24/1962
Wayne & Peggy Goodwin	6/24/1962
Terry & Janice Clark	6/25/1966
Deryck & Mavis Sonaram	6/26/1971
Donald & Donna Burroughs	6/27/1964
Clayton & Joyce Coffey	6/27/1967
Jeffrey & Norma Kelley	6/30/1961

Birthdays 80+

MAY	
Dorothy Evans-Joyner	5/1/1933
Carol Miller	
Jerry Wilson	5/1/1939
Robert Edwards	5/2/1936
Paul McCleary	5/2/1930
Dean Austin	
David Glahn	5/5/1943
John Keller	5/5/1929
Janet Palmer	5/5/1940
Dennis Divan	5/6/1940
June Hess	5/8/1925
Linda Reffett	5/9/1942
Judy Bennett	5/10/1939
Gerald Dunn	5/12/1939
Gertrude Lees	5/13/1934
Peggy Woods	5/13/1939
Fumiko Brown	5/15/1927
Lorna Baker	5/17/1942
Myrna Shriver	5/17/1932
Betty Miles	

Shirley Brown	5/21/1935
Bethel Challman	
Richard Mick	5/24/1933
Herbert Crede	5/25/1937
Paul Paskewitz	5/27/1933
Ida Smith	
Gilbert Fletcher	
David Foote	
Shirlee Williams	
Jane Harrison	
Mary Caswell	
James Schuetz	
Keith Ruff	
JUNE	

JUNE	
Edith Beach	6/1/1932
Oorothea Buck	6/1/1931
George Simon	6/2/1935
da Candler	6/4/1932
Gene Colthurst	6/4/1941
Raymond Parker	6/6/1941
Mildred Sloan	6/7/1935

Anita Saldeen	6/8/1936
Roberta Williams	6/8/1937
ohn Young	6/8/1932
Millie Pruett	6/11/1938
arry Bradford	6/12/1943
oretta Cummins	
Anna Newell	6/13/1921
Helen Doty	6/17/1943
Ethel Barnett	
Barbara Ferguson	6/19/1942
iv Goulding	
Avis Richardson	6/20/1931
Richard Swain	6/20/1939
udith Stanley	6/21/1939
Phyllis Ervin	
oseph Grozik	
Pauline Kennedy	
arry Conrad	
anet Lewis	
ean Swain	
Everett Gregory	6/30/1940

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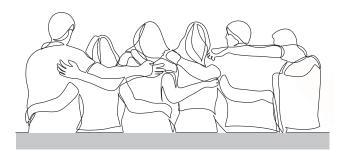
My parents were living in Utah (job transfer) when I was ordained Deacon. They flew back to St. Louis for the service. That Sunday morning, I was preaching at Wood River First. They decided to come hear me—and were greeted as guests by the head usher at the door. He then said: "You might want to come back next week because our Associate Pastor is preaching today!" They were gracious enough NOT to comment. I loved reminding the usher about that for years.

I was blessed with Christian parents, who took us to worship every Sunday; I was transported to Youth Group and Sunday evening worship; they were at my ordination service; they were present at almost every baseball game or musical concert; they showed up at my first sermon; and so on.

I try to remember them with a gift to PASBF each year. What better way to memorialize their witness than a gift to assist our retired pastors and spouses.

Please consider a gift in your parent's honor/memory. We will print their names in an upcoming newsletter. Your gift goes on forever, as every donation goes into our permanent endowment! You can also make the gift on-line at www.pasbf.org. Use the form below or in the enclosed envelope to make your wishes know. May God continue to bless you and your parents. Serving those who served us,

Edward R Weston Director of Development



Preachers' Aid Society and Benefit Fund is Adding to Their Team!

Position: Regional Assistant, West District Regional Assistant, South District

PASBF Regional Assistants provide pastoral care and support to retired clergy, spouse, and dependent children. They organize and coordinate gatherings for retired clergy in their geographical area. Regional Assistants attend funerals and visitations, hospitals and nursing home facilities. They are ambassadors for PASBF.

Experience as a prior member of IGRC; understanding of the UMC; ability to organize groups of people for gatherings; proactive; willingness to be a part of a team with other Regional Assistants and PASBF Staff.

Work from home remotely, travel throughout your assigned district, travel to called meetings in Springfield.

For more information or to submit a resume, contact: Erin Shumaker, Program Director for PASBF eshumaker@igrc.org 217-621-4810

Please HONOR/MEMORIALIZE (circle one) my mother with this gift of \$ Mother's Name:	
Please HONOR/MEMORIALIZE (circle one) my father with this gift of \$ Father's Name:	
Given by:	(name)

Memorials

Herb & Suzanne Thompson
Larry & Marilyn MaffettBloo
Phil Icenogle
Glen & Susan Bocox
G. Mike & Jean Pennell
William G. MyersBella
James & Roberta Bortell
Ann B. WhiteBloo
PAUL PRATER
Larry Gilbert
Brad & Donna Henson
Murriel & Brenda NanceM
John & Connie Salzman Hende
William & Nancy Frazier
Alan & Connie RheinV
JANE PRICE
Susan Hawbecker
MAUREEN SEIBERT
Bob & Linda Edwards
CHARLES W. SENSEL
Sheila SenselCenter
HAROLD SHAFFER
Mary ShafferLaw
JOHN SHEAR
Karen OpltFairvier
Doug & Cindy Rettig
ROBERT SHOOK
Susan Thompson Shook
CONRAD STEINHOFI
Howard & Judith Daughenbaugh
James D. Rhea
Sheila FittsRo
RUTH & WALTER STOR
Bob & Linda Edwards
WALTER STOREY
Murriel & Brenda NanceM
JAMES A. THOMPSON
Howard & Judith Daughenbaugh
Larry & Marilyn MaffettBloo
Phil Icenogle
Sharon & Ron Monroe
James & Roberta Bortell
CHARLOTTE TOURNE
Sharon & Ron Monroe
Thomas & Karen Newby
Cynthia & J.Steve Litchfield Mt. Ple
Jonathan J. Downey
Suzanne Tournear
Sharon & Ron Monroe
Dolores Blake
TERRY WERNER
J. William Werner
CHARLES WHEELER
Susan Hawbecker

.Athens

Doug & Cindy Rettig

Herb & Suzanne Thompson
PAUL PRATER
Larry Gilbert
JANE PRICE Susan HawbeckerDecatur
MAUREEN SEIBERT
Bob & Linda EdwardsMascoutah
CHARLES W. SENSEL Sheila Sensel
HAROLD SHAFFER Mary ShafferLawrenceville
JOHN SHEAR Karen OpltFairview Heights Doug & Cindy RettigAthens
ROBERT SHOOK
Susan Thompson Shook Benton
CONRAD STEINHOFF Howard & Judith Daughenbaugh Morton James D. Rhea Belleville Sheila Fitts Rock Island
RUTH & WALTER STOREY Bob & Linda EdwardsMascoutah
WALTER STOREY Murriel & Brenda NanceMt. Vernon
JAMES A. THOMPSON Howard & Judith Daughenbaugh Morton Larry & Marilyn MaffettBloomington Phil IcenoglePekin Sharon & Ron MonroeFairbury James & Roberta BortellNormal
CHARLOTTE TOURNEAR Sharon & Ron Monroe

Suzanne ThompsonKankakee	
& Marilyn MaffettBloomington enoglePekin	Susar
Susan BocoxGalesburg e & Jean PennellSherman n G. MyersBella Vista AR	Wade
& Roberta Bortell Normal WhiteBloomington	Terry Glen
PAUL PRATER	Ken
Gilbert Carbondale Donna Henson Albion	Brad
l & Brenda NanceMt. Vernon	Keith
Connie Salzman Henderson NV	Max
n & Nancy FrazierO'Fallon	Jon 8
Connie RheinWoodlawn	Steph
JANE PRICE	John
HawbeckerDecatur	Geor
MAUREEN SEIBERT	John
Linda EdwardsMascoutah	Brad
CHARLES W. SENSEL	Debb
Sensel Centerville OH	Rona
	John
HAROLD SHAFFER	Kath
hafferLawrenceville	Gail o Willi
JOHN SHEAR	Dani
OpltFairview Heights	Dani
& Cindy RettigAthens	Paul
ROBERT SHOOK	Clyde
Thompson Shook Benton	Matt
CONRAD STEINHOFF	Diwa
d & Judith Daughenbaugh Morton	Dave
D. RheaBelleville	Ed &
FittsRock Island	Jame
RUTH & WALTER STOREY	
Linda EdwardsMascoutah	_
WALTER STOREY	Dale
l & Brenda NanceMt. Vernon	Suzai
	Cher Vicki
JAMES A. THOMPSON	Larry
d & Judith Daughenbaugh Morton	Richa
& Marilyn MaffettBloomington	Mike
& Ron MonroeFairbury	Jerry
& Roberta Bortell Normal	Anor
CHARLOTTE TOURNEAR	Lois
& Ron MonroeFairbury	Joani
s & Karen NewbyPrinceton	Jimm
a & J.Steve Litchfield Mt. Pleasant IA	
an J. DowneyPutnam	
ne Tournear Princeton	

ALICE WIEDRICH .Decatur n Hawbecker... The Endless Line of Splendor e & Onda Gregory Indianapolis IN **HONORARIUMS** y Clark & Susan Bocox Dean & Donna Henson **ONGOING** Anderson & Patricia Borah & Rochelle Bouse hen & Susan Burwell & Irma Davis rge Desmond, Jr. & Norma Fullmer & Donna Henson oie Jadhav ald & Angela Johnson Keller leen Kenyon & Steve Kettelkamp iam G. Myers iel Powers nis Price Simpkins e & Nancy Snyder hew Stump an & Kamal Tiwade e & Linda Trover Nancy Weston es C. Williams **UNDESIGNATED** Lane nne Thompson rie & Dennis Van Daele i L. Hess & Ali Moreau ard & Kathleen Lewis & Sue Engel & Shirley Haley nymous Mulvany

ne Mushrush nie & Joanne Lambert

CHURCHES

Cerro Gordo UMC Edinburg UMC Grand Prairie UMC, Bonfield Lovington UMC Taylor Ridge UMC, Rock Island

..Steeleville

...Virginia

Preachers' Aid Society and Benefit Fund



United Methodist Center Illinois Great Rivers Conference PO Box 19207 Springfield, IL 62794-9207

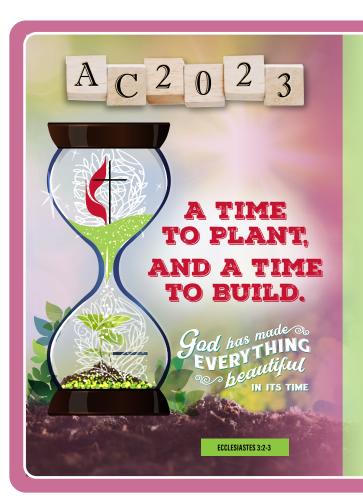
Address Service Requested

Non-profit Org.

US Postage

PAID

Springfield, Illinois Permit 373



ANNUAL CONFERENCE SCHEDULE Peoria Civic Center

Highlights for Retirees:

Thursday 10:00 Opening Worship

1:00 Clergy & Laity Sessions

There will be some voting to replace GC delegates who are no longer with us.

Friday 8:00 We host the Coffee Fellowship

11:00 Retirement Service

12:15 Luncheon

During business sessions, watch for PASBF

report, Pensions report

7:00 Memorial Service

Saturday Ordination & Appointments

Remember that as retired clergy, you are still voting members of the Conference.

Note: There will be no meal tickets sold on-site.

You must reserve any meals with your registration.